

1 **CLAIMS:**

2 1. A business system comprising
3 a magnetic strip card with consumer identifying
4 information encoded thereon said information identifying a
5 consumer, said consumer desiring to conduct a transaction with
6 a vendor at a vendor location,

7 a host system remote from the vendor location that
8 maintains information about discounts from said vendor,

9 an apparatus at the vendor location for reading the
10 consumer identifying information on the magnetic strip card,
11 said apparatus interconnectible with and able to communicate
12 with the host system for ascertaining any discount of said
13 discounts applicable to said transaction, and

14 means apart from the magnetic strip card for
15 automatically applying any applicable discount of said
16 discounts related to said transaction at the vendor location
17 for the benefit of said consumer, without consumer selection
18 of any said applicable discount and without requiring consumer
19 awareness of any said applicable discount.

1 2. The system of claim 1 further comprising

2 means at the host system for receiving from the
3 vendor transaction information about said transaction, and

4 means at the host system for storing said
5 transaction information.

1 3. The system of claim 2 further comprising

2 means for calculating a future discount for the
3 consumer based on the transaction information.

1 4. The system of claim 3 further comprising

2 means for providing the consumer with information
3 about the future discount.

1 5. The system of claim 3 further comprising

2 means for calculating an amount of a retirement
3 account contribution for a consumer based on the transaction

4 information.

1 6. The system of claim 5 further comprising
2 means for making a contribution to a retirement
3 account of the consumer based on the calculated amount.

1 7. The system of claim 1 wherein said apparatus for reading
2 the consumer identifying information on the magnetic strip card can
3 communicate with the host system via the Internet global
4 communications system.

1 8. The system of claim 1 further comprising
2 means for automatically downloading to the computer
3 information about said discounts without a request from the
4 consumer.

1 9. A business system comprising
2 a magnetic strip card with consumer identifying
3 information encoded thereon said information identifying a
4 consumer, said consumer desiring to conduct a transaction with
5 a vendor at a vendor location,

6 a host system remote from the vendor location that
7 maintains information about discounts from said vendor,

8 an apparatus at the vendor location for reading the
9 consumer identifying information on the magnetic strip card,
10 said apparatus interconnectible with and able to communicate
11 with the host system for ascertaining any discount of said
12 discounts applicable to said transaction,

13 means apart from the magnetic strip card for
14 automatically applying any applicable discount of said
15 discounts related to said transaction at the vendor location
16 for the benefit of said consumer, without consumer selection
17 of any said applicable discount and without requiring consumer
18 awareness of any said applicable discount,

19 a computer at the location of the vendor for
20 communicating with the host system,

21 means for automatically downloading information
22 about said discounts to the computer without a request from

23 the consumer,

24 means at the host system for receiving from the
25 vendor transaction information about said transaction,

26 means at the host system for storing said
27 transaction information,

28 means for calculating an amount of a retirement
29 account contribution for a consumer based on the transaction
30 information,

31 means for determining a pertinent geographic area
32 for the consumer, and

33 means for automatically determining the pertinent
34 geographic area based on information about a consumer to
35 contact the host system.

10. A business system comprising
 a magnetic strip card with consumer-identifying information encoded thereon;
 a host system that maintains information about discounts from vendors;
 an apparatus for reading information on the magnetic strip card, the apparatus
 in communication with the host system and a payment processing system, the apparatus
 capable of initiating a real-time communication link with the host system and initiating a
 communication link to the payment processing system; and
 wherein the host system maintains information about discounts from vendors
 and applies such discount on an itemized basis for the benefit of a consumer when the
 consumer purchases a discounted item at a vendor using the magnetic strip card.

11. A method for carrying out a purchase comprising the steps of:
 reading at a point-of-sale terminal located at a vendor consumer-identifying
 information encoded on a device having a readable data string;
 maintaining a database of discounts available at the vendor;
 determining on a real-tiem basis whether the items purchased by the consumer are
 items offered at a discount by the vendor; and
 transmitting a signal to the vendor to cause a discount to such items purchased by the
 consumer on an itemized basis that are identified in the database as being offered by the
 vendor at a discount.